

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF STEVEN A. SERNA, LLC  
5300 Bergenline Avenue, Suite 300  
West New York, New Jersey 07093  
Telephone Number (201) 392-0303  
Attorneys for Debtor  
By: Steven A. Serna, Esq.  
Email: BK@SernaEsq.com

In Re:  
NORA CUCALON,  
  
Debtor.



Order Filed on January 21, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 21-17884  
Chapter: 13  
Judge: Christine M. Gravelle

**ORDER AUTHORIZING RETENTION OF**

Jaddy Franco, Realtor

The relief set forth on the following page is **ORDERED**.

**DATED: January 21, 2025**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Upon the applicant's request for authorization to retain Jaddy Franco  
as Realtor, it is hereby ORDERED:

1. The applicant is authorized to retain the above party in the professional capacity noted.  
The professional's address is: 375 Park Ave., Suite 21  
Fort Lee, NJ 07024
2. Compensation will be paid in such amounts as may be allowed by the Court on proper application(s).
3. If the professional requested a waiver as noted below, it is ☐ Granted ☐ Denied.  
☐ Waiver, under D.N.J. LBR 2014-2(b), of the requirements of D.N.J. LBR 2016-1.  
☐ Waiver, under D.N.J. LBR 2014-3, of the requirements of D.N.J. LBR 2016-1 in a chapter 13 case. Payment to the professional may only be made after satisfactory completion of services.
4. The effective date of retention is the date the application was filed with the Court.

In re:  
Nora E. Cucalon  
Debtor

Case No. 21-17884-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 21, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:

Recip ID	Recipient Name and Address
db	+ Nora E. Cucalon, 137 Marina Bay Court, Highlands, NJ 07732-1566

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A. as trustee on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2006-CH1 Asset Backed Pass-Through Certificates, Series 2006-CH1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Select Portfolio Servicing Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven A. Serna	on behalf of Debtor Nora E. Cucalon bk@sernaesq.com serna.stevenb104458@notify.bestcase.com;serna.stevenr107359@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Total Noticed: 1

TOTAL: 5